Case 07-08391 Doc 1 Filed 05/08/07 Entered 05/08/07 14:36:40 Desc Main

Official Form 1 (10/06) West Group, Rochester, NY Page 1 of 42 Document **United States Bankruptcy Court Voluntary Petition** NORTHERN DISTRICT OF ILLINOIS Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse)(Last, First, Middle) Dankert, Mona Dankert, Frank A. Sr. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE NONE Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. Last four digits of Soc. Sec./Compete EIN or other Tax I.D. No. (if more than one, state all): 7677 (if more than one, state all): 3980 Street Address of Debtor Street Address of Joint Debtor (No. & Street, City, and State): (No. & Street, City, and State): 7801 S. Major 7801 S. Major Burbank TI Burbank IL ZIPCODE IPCODE **0459** 60459 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: Cook Cook Mailing Address of Joint Debtor Mailing Address of Debtor (if different from street address): (if different from street address): SAME ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor
(if different from street address above): NOT APPLICABLE ZIPCODE (if different from street address above): **Nature of Business** Chapter of Bankruptcy Code Under Which Type of Debtor (Form of organization) (Check one box.) the Petition is Filed (Check one box) (Check one box.) Health Care Business Chapter 7 ☐ Chapter 15 Petition for Recognition Individual (includes Joint Debtors) Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined See Exhibit D on page 2 of this form. Chapter 11 in 11 U.S.C. § 101 (51B) ☐ Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) Chapter 12 Railroad of a Foreign Nonmain Proceeding Chapter 13 Partnership Stockbroker Other (if debtor is not one of the above Nature of Debts (Check one box) Commodity Broker entities, check this box and state type of Debts are primarily consumer debts, defined Debts are primarily Clearing Bank entity below in 11 U.S.C. § 101(8) as "incurred by an business debts. Other individual primarily for a personal, family, or household purpose" Tax-Exempt Entity Chapter 11 Debtors: (Check box, if applicable.) Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Code (the Internal Revenue Code) Filing Fee (Check one box) Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed Full Filing Fee attached to insiders or affiliates) are less than \$2 million. Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable Check all applicable boxes: to pay fee except in installments. Rule 1006(b). See Official Form 3A. A plan is being filed with this petition Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach Acceptances of the plan were solicited prepetition from one or more signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of 50-100-200 1,000 5,001-10,001-25,001 50,001-OVER Creditors 5.000 10,000 25,000 50,000 100,000 100,000 199 999 Ď \$10,000 to \$100,001 to \$1 million to Estimated \$0 to Over \$10,000 \$100,000 \$1 million \$100 million \$100 million Assets Ш  $\boxtimes$ \$50,000 to \$100,001 to \$1 million to Estimated \$0 to More than \$50,000 \$100,000 \$1 million \$100 million \$100 million Liabilities  $\times$ 

Case 07-08391 Doc 1 Filed 05/08/07 Entered 05/08/07 14:36:40 Desc Main Official Form 1 (10/06) West Group, Rochester, NY Document Page 2 of 42 FORM B1, Page 2 Name of Debtor(s): Voluntary Petition Frank A. Dankert Sr. and (This page must be completed and filed in every case) Mona Dankert All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: 06-03395 03/31/2006 Northern District of Location Where Filed: Case Number: Date Filed: (If more than one, attach additional sheet) Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor Name of Debtor: Date Filed: Case Number: District: Relationship: Judge: Exhibit A Exhibit B (To be completed if debtor is required to file periodic reports (To be completed if debtor is an individual (e.g., forms 10K and 10Q) with the Securities and Exchange whose debts are primarily consumer debts) Commission pursuant to Section 13 or 15(d) of the Securities I, the attorney for the petitioner named in the foregoing petition, declare that I Exchange Act of 1934 and is requesting relief under Chapter 11) have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under Exhibit A is attached and made a part of this petition each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. §342(b). X 05/08/2007 /s/ Richard J. Forst Signature of Attorney for Debtor(s) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and exhibit C is attached and made a part of this petition.  $\times$ No Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Case 07-08391 Doc 1 Filed 05/08/07 Entered 05/08/07 14:36:40 Desc Main Official Form 1 (10/06) West Group, Rochester, NY Document Page 3 of 42 FORM B1, Page 3 Name of Debtor(s): **Voluntary Petition** Frank A. Dankert Sr. and (This page must be completed and filed in every case) Mona Dankert **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts petition is true and correct, that I am the foreign representative of a debtor and has chosen to file under chapter 7] I am aware that I may proceed in a foreign proceeding, and that I am authorized to file this petition. under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to (Check only one box.) proceed under chapter 7. I request relief in accordance with chapter 15 of title 11, United States [If no attorney represents me and no bankruptcy petition preparer Code. Certified copies of the documents required by 11 U.S.C. § 1515 are signs the petition] I have obtained and read the notice required by attached. 11 U.S.C. §342(b) Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States chapter of title 11 specified in this petition. A certified copy of the order Code, specified in this petition. granting recognition of the foreign main proceeding is attached. X /s/ Frank A. Dankert Sr. X Signature of Debtor (Signature of Foreign Representative) X /s/ Mona Dankert Signature of Joint Debto (Printed name of Foreign Representative) Telephone Number (if not represented by attorney) 05/08/2007 (Date) 05/08/2007 Signature of Non-Attorney Bankruptcy Petition Preparer Signature of Attorney I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for X /s/ Richard J. Forst compensation and have provided the debtor with a copy of this document Signature of Attorney for Debtor(s) and the notices and information required under 11 U.S.C. \$\$ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. \$ 110(h) setting a maximum fee for services chargeable by Richard J. Forst 6185369 Printed Name of Attorney for Debtor(s) bankruptcy petition preparers, I have given the debtor notice of the accepting any fee from the debtor, as required in that section. Official Form 19B is attached. Richard J. Forst 9150 South Cicero Avenue Printed Name and title, if any, of Bankruptcy Petition Preparer Oak Lawn IL 60453 (708)499-2560 Social Security number (If the bankruptcy petition preparer is not an responsible person or partner of the bankruptcy petition preparer is not all individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Telephone Number 05/08/2007 Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests the relief in accordance with the chapter of title Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. 11, United States Code, specified in this petition. Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is Signature of Authorized Individual not an individual.

Printed Name of Authorized Individual

Title of Authorized Individual

05/08/2007

Date

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In re <i>Frank A.</i>	Dankert	Sr.	and I	Mona	Dankert		Case No.		
							Chapter	13	
						/ Debtor			

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" fi they file a case under chapter 7, 11, or

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 255,000.00		
B-Personal Property	Yes	3	\$ 18,325.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	1		\$ 196,144.07	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	7		\$ 39,230.00	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 4,486.17
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,724.00
ТОТ	AL	18	\$ 273,325.00	\$ 235,374.07	

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In re <i>Frank A</i> .	Dankert Sr.	and Mona Dankert		Case No.
				Chapter 13
			/ Debtor	

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

### This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

### State the following:

Average Income (from Schedule I, Line 16)	\$ 4,486.17
Average Expenses (from Schedule J, Line 18)	\$ 2,724.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 5,801.47

### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 2,942.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 39,230.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 42,172.00

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In re I	Frank A. Dankert Sr. and Mona Dankert	Case No.	
_	Debtor		(if known)

# **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

### DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

	re under penalty of perjury that I have read the to the best of my knowledge, information an	ne foregoing summary and schedules, consisting of sheets, and that they are true and d belief.
Date:	5/8/2007	Signature /s/ Frank A. Dankert Sr. Frank A. Dankert Sr.
Date:	5/8/2007	Signature /s/ Mona Dankert

Mona Dankert

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In re Frank A. Dankert Sr.	Case No.
and	Chapter 13
Mona Dankert	
Debtor(s)	

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not I have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Page 8 of 42 Document 4. I am not required to receive a credit counseling briefing because of [Check the applicable statement] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109 (h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109 (h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. П 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct. Signature of Debtor: /s/ Frank A. Dankert Sr. Date: 05/08/2007

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In re Frank A. Dankert Sr.	Case No.
and	Chapter 13
Mona Dankert	
Debtor(s)	

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

,
1. Within the 180 days <b>before the filing of my bankruptcy case,</b> I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not I have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Page 10 of 42 Document 4. I am not required to receive a credit counseling briefing because of [Check the applicable statement] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109 (h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109 (h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. П 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct. Signature of Debtor: /s/ Mona Dankert Date: 05/08/2007

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Case 07-08391 Doc 1 Official Form 22C (Chapter 13) (10/06)	Filed 05/08/07
In re FRANK A_ DANKERT  Debtor(s)  Case number:  (If known)	According to the calculations required by this statement:  ☐ The applicable commitment period is 3 years.  ☐ The applicable commitment period is 5 years.  ☐ Disposable income is determined under § 1325(b)(3).  ☐ Disposable income is not determined under § 1325(b)(3).  (Check the boxes as directed in Lines 17 and 23 of this statement.)

# CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual Chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

		Part 1	I. REPORT O	F INCO	ME			
	a. 🔲 (	tal/filing status. Check the box that applies a Unmarried. Complete only Column A ("Debtom Married. Complete both Column A ("Debtor")	or's Income") for l	_ines 2-10.	•			
1	All figures must reflect average monthly income recieved from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six month total by six, and enter the result on the appropriate line.						Column B Spouse's Income	
2	Gross	s wages, salary, tips, bonuses, overtime, co	ommissions.			\$5,801.47	\$	
3	Line a	e from the operation of a business, profess and enter the difference in the appropriate col t include any part of the business expense	umn(s) Line 3. Do i s entered on Line	not enter a <b>b as a ded</b>				
J	a.	Gross receipts	\$0.					
	b.	Ordinary and necessary business expenses						
	C.	Business income	Sul	btract Line	b from Line a	\$0.00	\$	
	in the a	and other real property income. Subtract appropriate column(s) of Line 4. Do not enter a f the operating expenses entered on Line b		zero. Do	the difference o not include any			
4	a.	Gross receipts		\$0.00				
	b.	Ordinary and necessary operating expenses	5	\$0.00				
	C.	Rent and other real property income		Subtract	Line b from Line a	\$0.00	\$	
5	Interes	st, dividends, and royalties.				\$0.00	\$	
6	Pensio	on and retirement income.				\$0.00	\$	
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child or spousal support.  Do not include amounts paid by the debtor's spouse.					\$0.00	\$	
8	Howev spouse in Colu	nemployment compensation. Enter the amount in the appropriate column(s) of Line 8. owever, if you contend that unemployment compensation received by you or your couse was a benefit under the Social Security Act, do not list the amount of such compensation Column A or B, but instead state the amount in the space below:  Unemployment compensation claimed to					\$	
	20 4	and and and are decided deciding from	be a benefit under the Social Security Act  Debtor \$0.00  Spouse \$					

9	Income from all other sources. Specify source an sources on a separate page. Total and enter on Line 9. under the Social Security Act or payments received as a against humanity, or as a victim of international or dome				
	a. b.	0			
				\$0.00	\$
10	<b>Subtotal.</b> Add Lines 2 thru 9 in Column A, and, if Columbrough 9 in Column B. Enter the total(s).	mn B is completed, add Lines 2		\$5,801.47	\$
11	<b>Total.</b> If column B has been completed, add Line 10, C enter the total. If Column B has not been completed, en			\$5	5,801.47

	Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD	
12	Enter the amount from Line 11.	\$5,801.47
13	Marital adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents. Otherwise, enter zero.	\$0.00
14	Subtract Line 13 from Line 12 and enter the result.	\$5,801.47
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.	\$69,617.64
16	Applicable median family income. Enter the median family income for applicable state and household size. (This information is available by family size at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: <a href="LLINOIS">LLINOIS</a> b. Enter debtor's household size: <a href="mailto:3">3</a>	\$62,176.00
17	Application of § 1325(b)(4). Check the applicable box and proceed as directed.  The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement.	
	☑ The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.	

#### Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME 18 Enter the amount from Line 11. \$5,801.47 Marital adjustment. If you are married, but are not filing jointly with your spouse, enter the amount 19 of the income listed in Line 10, Column B that was NOT paid on a regular basis for the houshold expenses of you or your dependents. If you are unmarried or married and filing jointly with your spouse, enter zero. \$0.00 20 Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result. \$5,801.47 Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by 21 the number 12 and enter the result. \$69,617.64 22 Applicable median family income. Enter the amount from Line 16. \$62,176.00 Application of § 1325(b)(3). Check the applicable box and proceed as directed. The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement 23 The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. Do not complete Parts IV, V, or VI.

Part IV. CALCULATION OF DEDUCTIONS ALLOWED UNDER § 707(b)(2) Subpart A: Deductions under Standards of the Internal Revenue Service (IRS) National Standards: food, clothing, household supplies, personal care, and miscellaneous. Enter the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable 24 family size and income level. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) \$1,017.00 Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the 25A IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. \$465.00 (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court). Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Do not enter an amount less than zero. 25B IRS Housing and Utilities Standards; mortgage/rental Expense \$1,152.00 Average Monthly Payment for any debts secured by your b. home, if any, as stated in Line 47 \$0.00 \$1,152.00 Net mortgage/rental expense Subtract Line b from Line a. Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below: 26 \$0.00 Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7. 🛛 0 🔲 1 🔲 2 or more. 27 Enter the amount from IRS Transportation Standards, Operating Costs & Public Transportation Costs for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) \$264.00 Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) 1 2 or more. Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, First Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from 28 Line a and enter the result in Line 28. Do not enter an amount less than zero. IRS Transportation Standards, Ownership Costs, First Car a. \$0.00 Average Monthly Payment for any debts secured by b. Vehicle 1, as stated in Line 47 \$0.00 Net ownership/lease expense for Vehicle 1 Subtract Line b from Line a. C. \$0.00 Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28. Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, Second Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. Do not enter an amount less than zero. 29 IRS Transportation Standards, Ownership Costs, Second Car a. \$0.00 b. Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47 \$0.00 Net ownership/lease expense for Vehicle 2 Subtract Line b from Line a. \$0.00

30	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.				
31	Other Necessary Expenses: mandatory payroll deductions. Enter the total average monthly payroll deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as non-mandatory 401(k) contributions.				
32	Other Necessary Expenses: life insurance. Enter average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life, or for any other form of insurance.				
33	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to court order, such as spousal or child support payments. Do not payments on past due support obligations included in Line 49.	include	\$0.00		
34	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged depe child for whom no public education providing similar services is available.		\$0.00		
35	Other Necessary Expenses: childcare. Enter the average monthly amount that you actually expert on childcare such as baby-sitting, day care, nursery and preschool. Do not include other educated the control of the c		\$0.00		
36	Other Necessary Expenses: health care. Enter the average monthly amount that you actually expend on health care expenses that are not reimbursed by insurance or paid by a health savings according to not include payments for health insurance listed or health savings accounts listed in Line 3:		60.00		
37	Other Necessary Expenses: telecommunication services. Enter the average monthly amount that you actually pay for telecommunication services other than your basic home telephone service such as cell phones, pagers, call waiting, caller id, special long distance, or internet service to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.				
38	Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.	\$	\$4,213.30		
	Subpart B: Additional Expense Deductions under § 707(k Note: Do not include any expenses that you have listed in Lines	o) s 24-37			
	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List and tot monthly amounts that you actually pay for yourself, your spouse, or your dependents in the following care.	al the average ategories:			
39	a. Health Insurance \$0.00				
	b. Disability Insurance \$0.00 c. Health Savings Account \$0.00				
	Total: Add Lines a, b, and c	9	00.00		
	Continued contributions to the care of household or family members.  Enter the actual				
40	monthly expenses that you will continue to pay for the reasonable and necessary care and support of a elderly, chronically ill, or disabled member of your household or member of your immediate family who				
	unable to pay for such expenses. <b>Do not include payments listed in Line 34.</b>		00.00		
41	Protection against family violence. Enter any average monthly expenses that you actually incurre to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the confidence of the services are confidential by the confidence.		60.00		
42	Home energy costs. Enter the average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary.				
43	Education expenses for dependent children under 18. Enter the average monthly expenses that you actually incur, not to exceed \$125 per child, in providing elementary and secondary education your dependent children less than 18 years of age. You must provide your case trustee with docur demonstrating that the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.	nentation	\$0.00		
44	Additional food and clothing expense. Enter the average monthly amount by which your food and clothing expenses exceed the combined allowances for food and apparel in the IRS National Standards to exceed five percent of those combined allowances. (This information is available at <a href="www.usdoi.go">www.usdoi.go</a> or from the clerk of the bankruptcy court.) You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary.	s, not <u>v/ust/</u> 1	50.00		

		ued charitable contri cash or financial instru	<b>butions.</b> Enter the amount that you will comments to a charitable organization as define		\$0.00
46	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45.				
			Subpart C: Deductions for	Daht Paymant	
	that you Monthly Credito	y Payment. The Averagor in the 60 months follo		secured by an interest in property ebt, and state the Average ts contractually due to each Secured ed by 60. Mortgage debts should include	
		Name of Creditor	Property Securing the Debt	60-month Average Payment	
47	a.			\$0.00	
	b.			\$0.00	
	C.			\$0.00	
	d.			\$0.00	
	e.			\$0.00	
	╽┕─			Total: Add Lines a - e	\$0.00
		t trouid intolude airly out	ns in default that must be paid in order to av	oid repossession or foreclosure.	
48			hts in default that must be paid in order to averts in the following chart. If necessary, list ad  Property Securing the Debt	ditional entries on a separate page.  1/60th of the Cure Amount	
48	a.	d total any such amour	nts in the following chart. If necessary, list ad	ditional entries on a separate page.  1/60th of the Cure Amount  \$0.00	
48	a.	d total any such amour	nts in the following chart. If necessary, list ad	ditional entries on a separate page.  1/60th of the Cure Amount  \$0.00  \$0.00	
48	a. b.	d total any such amour	nts in the following chart. If necessary, list ad	ditional entries on a separate page.  1/60th of the Cure Amount  \$0.00	
48	a. b. c.	d total any such amour	nts in the following chart. If necessary, list ad	ditional entries on a separate page.  1/60th of the Cure Amount  \$0.00  \$0.00  \$0.00	\$0.00
48	a. b. c. d.	d total any such amour	nts in the following chart. If necessary, list ad	ditional entries on a separate page.  1/60th of the Cure Amount  \$0.00  \$0.00  \$0.00  \$0.00	\$0.00
49	a. b. c. d. e.	d total any such amour	Property Securing the Debt  Property Securing the Debt  S. Enter the total amount of all priority clair	ditional entries on a separate page.  1/60th of the Cure Amount  \$0.00  \$0.00  \$0.00  \$0.00  Total: Add Lines a - e	\$0.00
	a. b. c. d. e.  Payme suppor	Name of Creditor  Particular of Creditor  Particular of Creditor  Particular of Creditor	Property Securing the Debt  Property Securing the Debt  S. Enter the total amount of all priority clair divided by 60.  Xpenses. Multiply the amount in Line a base of the second security of the second seco	1/60th of the Cure Amount \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 Total: Add Lines a - e	
	a. b. c. d. e.  Payme suppor	Name of Creditor  Name of Creditor  Pents on priority claims and alimony claims),  The resulting administrative eneresulting administrative energy en	Property Securing the Debt  Property Securing the Debt  S. Enter the total amount of all priority clair divided by 60.  Xpenses. Multiply the amount in Line a base of the second security of the second seco	1/60th of the Cure Amount \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 Total: Add Lines a - e	
	a. b. c. d. e.  Payme suppor	ents on priority claims and alimony claims, and alimony claims, are resulting administrative ene resulting administrative for issued by the Executi	Property Securing the Debt  Property Securing the Debt  S. Enter the total amount of all priority clair divided by 60.  Expenses. Multiply the amount in Line a brive expense. Onthly Chapter 13 plan payment.  Your district as determined under schedules are Office for United States Trustees. Vailable at www.usdoj.gov/ust/ or from the	ditional entries on a separate page.  1/60th of the Cure Amount  \$0.00  \$0.00  \$0.00  \$0.00  Total: Add Lines a - e  Ins (including priority child  by the amount in Line b, and  \$0.00	
49	a. b. c. d. e.  Payme suppor  Chapte enter the	ents on priority claims t and alimony claims), are resulting administrative enteresulting administrative define resulting administrative enteresulting enteresu	Property Securing the Debt  Property Securing the Debt  S. Enter the total amount of all priority clair divided by 60.  Expenses. Multiply the amount in Line a brive expense. Onthly Chapter 13 plan payment.  Your district as determined under schedules are Office for United States Trustees. Vailable at www.usdoj.gov/ust/ or from the	ditional entries on a separate page.  1/60th of the Cure Amount  \$0.00  \$0.00  \$0.00  \$0.00  Total: Add Lines a - e  Ins (including priority child  by the amount in Line b, and  \$0.00	
19	a. b. c. d. e.  Payme suppor  Chapte enter th a. b.	ents on priority claims t and alimony claims), are resulting administrative enteresulting administrative define resulting administrative enteresulting enteresu	Property Securing the Debt  Solution In the following chart. If necessary, list ad Property Securing the Debt  Solution In the following chart. If necessary, list ad Property Securing the Debt  Solution In the following chart. If necessary, list ad Property Securing the Debt  Solution In the following chart. If necessary, list ad Property Securing the Debt  Solution In the following chart. If necessary, list ad Property Securing the Debt  Solution In the following chart. If necessary, list ad Property Securing the Debt  Solution In the following chart. If necessary, list ad Property Securing the Debt  Solution In the following chart. If necessary, list ad Property Securing the Debt  Solution In the following chart. If necessary, list ad Property Securing the Debt  Solution In the following chart. If necessary, list ad Property Securing the Debt  Solution In the following chart. If necessary, list ad Property Securing the Debt  Solution In the following chart. If necessary, list ad Property Securing the Debt  Solution In the following chart. If necessary, list ad Property Securing the Debt  Solution In the following chart. If necessary, list ad Property Securing the Debt  Solution In the following chart. If necessary, list ad Property Securing the Debt  Solution In the following chart. If necessary, list ad Property Securing the Debt  Solution In the following chart. If necessary, list ad Property Securing the Debt  Solution In the following chart. If necessary, list ad Property Securing the Debt  Solution In the following chart. If necessary, list ad Property Securing the Debt  Solution In the Securing the Debt  Solution In the Securing the Debt  Solution In the Securing the Secu	ditional entries on a separate page.  1/60th of the Cure Amount  \$0.00  \$0.00  \$0.00  \$0.00  Total: Add Lines a - e  Ins (including priority child  by the amount in Line b, and  \$0.00  X 0.072  Total: Multiply Lines a and b	\$0.00
49	a. b. c. d. e.  Payme suppor  Chapte enter th a. b.	ents on priority claims t and alimony claims), are resulting administrative enteresulting administrative denteresulting admini	Property Securing the Debt  Solution In the following chart. If necessary, list ad Property Securing the Debt  Solution In the following chart. If necessary, list ad Property Securing the Debt  Solution In the following chart. If necessary, list ad Property Securing the Debt  Solution In the following chart. If necessary, list ad Property Securing the Debt  Solution In the following chart. If necessary, list ad Property Securing the Debt  Solution In the following chart. If necessary, list ad Property Securing the Debt  Solution In the following chart. If necessary, list ad Property Securing the Debt  Solution In the following chart. If necessary, list ad Property Securing the Debt  Solution In the following chart. If necessary, list ad Property Securing the Debt  Solution In the following chart. If necessary, list ad Property Securing the Debt  Solution In the following chart. If necessary, list ad Property Securing the Debt  Solution In the following chart. If necessary, list ad Property Securing the Debt  Solution In the following chart. If necessary, list ad Property Securing the Debt  Solution In the following chart. If necessary, list ad Property Securing the Debt  Solution In the following chart. If necessary, list ad Property Securing the Debt  Solution In the following chart. If necessary, list ad Property Securing the Debt  Solution In the following chart. If necessary, list ad Property Securing the Debt  Solution In the following chart. If necessary, list ad Property Securing the Debt  Solution In the following chart. If necessary, list ad Property Securing the Debt  Solution In the Securing the Debt  Solution In the Securing the Debt  Solution In the Securing the Secu	ditional entries on a separate page.  1/60th of the Cure Amount  \$0.00  \$0.00  \$0.00  \$0.00  Total: Add Lines a - e  Ins (including priority child  by the amount in Line b, and  \$0.00  X 0.072  Total: Multiply Lines a and b  gh 50.	\$0.00

	Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)					
53	Total current monthly income. Enter the amount from Line 20.	\$5,801.47				
54	<b>Support income.</b> Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, included in Line 7, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.	\$0.00				
55	Qualified retirement deductions. Enter the monthly average of (a) all contributions or wage deductions made to qualified retirement plans, as specified in § 541(b)(7) and (b) all repayments of loans from retirement plans, as specified in § 362(b)(19).	\$0.00				

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	· · /· /	
56	Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.	\$4,213.30
57	<b>Total adjustments to determine disposable income.</b> Add the amounts on Lines 54, 55, and 56 and enter the result.	\$4,213.30
58	Monthly Disposable Income Under § 1325(b)(2). Subtract Line 57 from Line 53 and enter the result.	\$1,588.17

	Part VI: ADDITIONAL EXPENSE CLAIMS				
	health a	Expenses. List and describe any monthly expenses, not otherwand welfare of you and your family and that you contend should be income under § 707(b)(2)(A)(ii)(I). If necessary, list additional so erage monthly expense for each item. Total the expenses.	e an additional deduction from your current		
59		Expense Description	Monthly Amount		
33	a.		\$0.00		
	b.		\$0.00		
	C.		\$0.00		
		Total: Add Lines a, b, and c	\$0.00		

	Part VII: VERIFICATION	
60	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this a joint case, both debtors must sign.)  Date: Signature: /s/ Frank A. Dankert Sr.	
60	(Debtor)  Date: Signature: Signature: (Joint Debtor, if any )	

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In re	Frank A.	Dankert Sr.	and Mona Dankert	/ D	ebtor (	Case No	
							(if known)

## **SCHEDULE A-REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C-Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's	Deducting any	Amount of
	Interest in Property  HusbandH WifeW JointJ CommunityC	Secured Claim or	Secured Claim
Residence (Single Family) 7801 S. Major Avenue, Burbank, IL	Fee Simple J	\$ 255,000.00	\$ 186,002.07

No continuation sheets attached

255,000.00

**TOTAL \$** 

(Report also on Summary of Schedules.)

In re Frank A. Dankert Sr. and Mona Dankert

/ Debtor

Case No.

(if known)

### SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	Description and Location of Property		Current Value of Debtor's Interest,
	c	HusbandH WifeW JointJ ommunityC	in Property Without Deducting any Secured Claim or Exemption
I. Cash on hand.			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Checking Account: Washington Mutual Bank Location: In debtor's possession	J	\$ 200.00
	Savings Account: Washington Mutual Bank Location: In debtor's possession	J	\$ 300.00
Security deposits with public utilities, telephone companies, landlords, and others.			
<ol> <li>Household goods and furnishings, including audio, video, and computer equipment.</li> </ol>	General Household Furnishings- Sofa, Entertainment Center, 3 Televisions, VCR, DV. Player, Coffee table, End Tables, Kitchen Table and Chairs, Refrigerator, Stove, Freeze Microwave, Dishwasher, Washer/Dryer, 3 Bedro Sets, Computer. Location: In debtor's possession	r,	\$ <b>4</b> ,000.00
<ol> <li>Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.</li> </ol>	Books, Pictures, Cd's Location: In debtor's possession	J	\$ 200.00
5. Wearing apparel.	Necessary Wearing Apparel Location: In debtor's possession	J	\$ 350.00
7. Furs and jewelry.	Wedding Rings and Watches Location: In debtor's possession	J	\$ 1,000.00
Firearms and sports, photographic, and other hobby equipment.			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Term Life Policy through Union- No Cash Surrender Value	Н	\$ 0.00

In re Frank A. Dankert Sr. and Mona Dankert

/ Debtor

Case No. \_\_\_\_\_\_(if known)

# **SCHEDULE B-PERSONAL PROPERTY**

		(Continuation Sheet)		
Type of Property	N o	Description and Location of Property  Husb	andH	Current Value of Debtor's Interest, in Property Without
	n e		VifeW ointJ nityC	Deducting any Secured Claim or Exemption
		Location: In debtor's possession		
10. Annuities. Itemize and name each issuer.	X			
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		Pension/ Retirement Annuity with Union- 100% exempt has accumulated 20 points, with local at approx. \$45/ pt, and 20 points with International at approx. \$30/pt. Location: In debtor's possession	J	\$ 1,500.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	X			
Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts Receivable.	X			
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C.	X			

In re Frank A. Dankert Sr. and Mona Dankert

/ Debtor

Case No.

(if known)

## **SCHEDULE B-PERSONAL PROPERTY**

		(Continuation Sheet)			
Type of Property	N	Description and Location of Property			Current Value of Debtor's Interest,
	o n e		Husband Wife- Joint Community	W :J	in Property Without Deducting any Secured Claim or Exemption
101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.					
25. Automobiles, trucks, trailers and other vehicles.		1993 Ford Escort (125,000 miles) Location: In debtor's possession		J	\$ 250.00
		1999 Saturn SL (60,000 miles) Location: In debtor's possession		J	\$ 3,325.00
		2001 Saturn SL (20,000 miles) Location: In debtor's possession		J	\$ 7,200.00
26. Boats, motors, and accessories.	X				
27. Aircraft and accessories.	X				
28. Office equipment, furnishings, and supplies.	x				
29. Machinery, fixtures, equipment and supplies used in business.	X				
30. Inventory.	X				
31. Animals.	X				
32. Crops - growing or harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
35. Other personal property of any kind not already listed. Itemize.	X				
			-	1	

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n	r۵	Frank	A.	Dankert	Sr.	and	Mona	Dankert
11	16	rian	л.	Danker	$\sigma_{\perp}$	anu	nona	Danker

/ Debtor

Case No.

(if known)

## SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds \$125,000
(Check one box)	

□ 11 U.S.C. § 522(b) (2):

■ 11 U.S.C. § 522(b) (3):

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Residence (Single Family) 7801	735 ILCS 5/12-901	\$ 30,000.00	\$ 255,000.00
S. Major Avenue, Burbank, IL			
Checking Account: Washington Mutual Bank	735 ILCS 5/12-1001(b)	\$ 200.00	\$ 200.00
Savings Account: Washington Mutual Bank	735 ILCS 5/12-1001(b)	\$ 300.00	\$ 300.00
General Household Furnishings	735 ILCS 5/12-1001(b)	\$ 4,000.00	\$ 4,000.00
Books, Pictures, Cd's	735 ILCS 5/12-1001(b)	\$ 200.00	\$ 200.00
Necessary Wearing Apparel	735 ILCS 5/12-1001(a)	\$ 350.00	\$ 350.00
Wedding Rings and Watches	735 ILCS 5/12-1001(b)	\$ 1,000.00	\$ 1,000.00
Term Life Policy through Union- No Cash Surrender Value	735 ILCS 5/12-1001(f)	\$ 0.00	\$ 0.00
Pension/ Retirement Annuity with Union	735 ILCS 5/12-1006	\$ 1,500.00	\$ 1,500.00
1993 Ford Escort	735 ILCS 5/12-1001(c)	\$ 0.00	\$ 250.00
1999 Saturn SL (60,000 miles)	735 ILCS 5/12-1001(c)	\$ 0.00	\$ 3,325.00
2001 Saturn SL (20,000 miles)	735 ILCS 5/12-1001(c)	\$ 4,800.00	\$ 7,200.00

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Official Form 6D (10/06) West Group, Rochester, NY

In re Frank A. Dankert Sr. and Mona Dankert		Case No.	
Debtor(s)	<del></del>		(if known

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See U.S.C. § 112. If a "minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primary consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

The Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor # : 1   Americredit   S01 Cherry Street   Suite 3900   Fort Worth TX 76102   Value: \$ 7,200.00     X   \$ 152,526.07   \$ 0.00     X   \$ 152,526.07   \$ 0.00   \$ 152,526.07   \$ 0.00   \$ 152,526.07   \$ 0.00   \$ 152,526.07   \$ 0.00   \$ 152,526.07   \$ 0.00   \$ 0.00   \$ 0.00   \$ 0.00   \$ 0.00   \$ 0.00   \$ 0.00   \$ 0.00   \$ 0.00	Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	O' V H W- J	ate Claim was Incurred, Nature i Lien, and Description and Market alue of Property Subject to Lien Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Americredit 801 Cherry Street Suite 3900 Fort Worth TX 76102    Value: \$ 7,200.00			W		X			\$ 10,142.00	\$ 2,942.00
Account No: 0333  Creditor #: 2 Bank of New York  C/o Fisher and Shapiro, LLC  4201 Lake Cook Road Northbrook IL 60062  Value: \$ 255,000.00  Account No: 0358  Creditor #: 3 Citifinancial Mortgage 3232 W. Royal Lane Irving TX 75063  No continuation sheets attached  No continuation sheets attached  Residence (Single Family) 7801 S. Major Avenue, Burbank, IL  Value: \$ 255,000.00  Subtotal \$ (Total of this page) Total \$ S. 196,144.07 S. 2,942.00	Americredit 801 Cherry Street Suite 3900			2001 Saturn SL (20,000 miles)					
Creditor # : 2 Bank of New York c/o Fisher and Shapiro, LLC 4201 Lake Cook Road Northbrook IL 60062  Account No: 0358 Creditor # : 3 Citifinancial Mortgage 3232 W. Royal Lane Irving TX 75063  No continuation sheets attached  Residence (Single Family) 7801 S. Major Avenue, Burbank, IL  2nd Mortgage Residence (Single Family) 7801 S. Major Avenue, Burbank, IL  Value: \$ 255,000.00  Subtotal \$ \$ 196,144.07 \$ 2,942.00  Total \$ 5 196.144.07 \$ 2,942.00				Value: \$ 7,200.00					
Account No: 0358  Creditor #: 3 Citifinancial Mortgage 3232 W. Royal Lane Irving TX 75063  No continuation sheets attached  No continuation sheets attached  Subtotal \$ (Total of this page) Total \$ \$ 196,144.07 \$ 2,942.00	Creditor # : 2 Bank of New York c/o Fisher and Shapiro, LLC 4201 Lake Cook Road			` -	X			\$ 152,526.07	\$ 0.00
Creditor #: 3 Citifinancial Mortgage 3232 W. Royal Lane Irving TX 75063  No continuation sheets attached  Subtotal \$ (Total of this page) Total \$ \$ 196,144.07 \$ 2,942.00				Value: \$ 255,000.00					
No continuation sheets attached  Subtotal \$ (Total of this page)  Total \$ \$ 196,144.07 \$ 2,942.00	Creditor # : 3 Citifinancial Mortgage 3232 W. Royal Lane			Residence (Single Family) 7801 S. Major Avenue, Burbank, IL	X			\$ 33,476.00	\$ 0.00
(Total of this page)  Total \$ \$ 196.144.07  \$ 2.942.00	No continuation sheets attached		<u> </u>		bto	tal	\$	\$ 196,144.07	\$ 2,942.00
				•	T	otal	Ĭ\$	. ,	\$ 2,942.00

Schedules.)

Statistical Summary of Certain Liabilities and Related Data) Document

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In re Frank A. Dankert Sr. and Mona Dankert

Debtor(s)

Case No.

(if known)

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If a "minor child" is stated, also include the name, address and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the

cont	tal community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is ingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is uted, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)							
	Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.							
prior	Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to rity listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.							
entit	Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not led to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumers who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.							
$\boxtimes$	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.							
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)							
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).							
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).							
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).							
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).							
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).							
	Deposits by individuals Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).							
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).							
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).							
	Claims for Death or Personal Injury While Debtor Was Intoxicated							

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

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Official Form 6F (10/06) West Group, Rochester, NY

In re Frank A. Dankert Sr. and Mona Dankert	, Case No.
Debtor(s)	(if known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Cotingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	W JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  usband Vife bint ommunity	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 1816  Creditor # : 1 Advocate Family Care Network P.O. Box 776 Oak Lawn IL 60454-0776		J	Medical Bills		X		\$ 12,587.00
Account No: 1932  Creditor # : 2  Advocate Family Care Network  P.O. Box 776  Oak Lawn IL 60454-0776		J	Medical Bills		X		\$ 1,473.00
Account No: 2960  Creditor # : 3 Baker, Miller, Markoff, Krasny 29 N. Waker Dr., 5th Floor Chicago IL 60606-3221		J	Collections		х		\$ 818.80
Account No: 2970  Creditor # : 4  Bank of America  P.O. Box 1598  Norfolk VA 23501		J	Credit Card Purchases		х		\$ 4,513.00
6 continuation sheets attached	1	1	(Use only on last page of the completed Schedule F. Report also on Su		Γota	1\$	\$ 19,391.80

and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

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Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re Frank A. Dankert Sr. and Mona Dankert	, Case No.
<b>D</b> 14 ( )	

Debtor(s)

(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife Boint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 5173		W	Community		X		\$ 2,559.00
Creditor # : 5 Capital One Bank 11013 W. Broad Street Glen Allen VA 23060			Credit Card Purchases				
Account No: 1326		J		-	X		\$ 80.00
Creditor # : 6 Capital One Bank P.O. Box 85520 Richmond VA 23285			Credit Card Purchases				,
Account No: 3989		J		+	X		\$ 1,070.00
Creditor # : 7 Capital One Bank 11013 W. Broad Street Glen Allen VA 23060			Credit Card Purchases				, , ,
Account No: 1646		J			X		\$ 5,248.00
Creditor # : 8 Capital One Bank 11013 W. Broad Street Glen Allen VA 23060			Credit Card Purchases				
Account No: 6847		W		+	X		\$ 92.00
Creditor # : 9 Chicago Ridge Radiology Northwest Collectors 3601 Algonguin Rd., Suite 500 Rolling Meadows IL 60008-3104			Collections				
Account No: 5976		J			X		\$ 1,981.00
Creditor # : 10 Chs Ridge Radiology P.O. Box 614 Oak Lawn IL 60454-0776			Medical Bills				
Sheet No. 1 of 6 continuation sheets at Creditors Holding Unsecured Nonpriority Claims	tached	l to S	Schedule of	Subt		ıl \$ al \$	\$ 11,030.00
5			(Use only on last page of the completed Schedule F. Report also on Summa and, if applicable, on the Statistical Summary of Certain Liabilities an	ary of S	chec	lules	

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Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re Frank A. Dankert Sr. and Mona Dankert	,	Case No.	
Debtor(s)			(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address			Date Claim was Incurred,				Amount of Claim
including Zip Code,	Ď		and Consideration for Claim.	ŧ	ted		
And Account Number	Co-Debtor		If Claim is Subject to Setoff, so State.	nge	nida	ted	
(See instructions above.)	3	H  W	Husband Wife	Contingent	nligi	Disputed	
			Joint Community	ပ	>		
Account No: 7969		J			Х		\$ 432.00
Creditor # : 11 Delta USA			Medical Bills				
P.O. Box 9088 Farmington MI 48333							
Account No: 3703	+	H		+	X		\$ 655.00
Creditor # : 12 Dr. Janus Mullin Luke c/o CB USA Inc P.O Box 8000 Hammond IN 46325			Medical Bills				
Account No: 2865		H		+	X		\$ 34.00
Creditor # : 13 Evergreen Orthopedics SC c/o Armor Systems Co. 2322 N. Greenbay Rd. Waukegan IL 60087			Medical Bills				
Account No: 3346	+	J			X		\$ 62.00
Creditor # : 14 Evergreen Physical Therapy NCO Financial P.O. Box 13570 Philadelphia PA 19101			Collections				
Account No: 1199		J			Х		\$ 239.00
Creditor # : 15 Farano Walha Doann 836 W. 103rd Street Palos Hills IL 604565			Debt owed				
Account No: 0672	+	W			X		\$ 82.00
Creditor # : 16 Fingerhut 53 Mcleland Rd. Saint Cloud MN 56395			Credit Card Purchases				
	•						
Sheet No. 2 of 6 continuation sheets at	tached	to S	Schedule of	Subt	tota	I \$	\$ 1,504.00
Creditors Holding Unsecured Nonpriority Claims			(Use only on last page of the completed Schedule F. Report also on Summa and, if applicable, on the Statistical Summary of Certain Liabilities and	ry of S		ules	

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Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re	Frank A. Dankert Sr.	and Mona Dankert	,	Case No.

Debtor(s)

(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address			Date Claim was Incurred,				Amount of Claim
including Zip Code,			and Consideration for Claim.	Ļ	þa		
And Account Number	Co-Debtor		If Claim is Subject to Setoff, so State.	Contingent	idat	Disputed	
(See instructions above.)	ļ Ģ	H	Husband Wife	ntin	liqu	put	
(occ manacaons above.)		J	Joint	ပိ	٦	۵	
Account No: 3883		W	Community	+	X		\$ 324.00
Creditor # : 17			Credit Card Purchases				
First Premiere Bank 601 S. Minnesota Avenue Sioux Falls SD 57104							
Account No: 8017		W		X			\$ 371.00
Creditor # : 18			Collections				,
First Premiere Bank c/o Arrow Financial Services							
5996 W. Touhy Avenue Niles IL 60714							
Account No:		J			X		\$ 167.75
Creditor # : 19 Great Northern Insurance Agenc 5932 S. Pulaski Rd Chicago IL 60629			Services				
Account No: 8350	-	W		-	X		\$ 288.00
Creditor # : 20 Holy Cross Hospital Trustmark Recovery Serv.			Collections				
541 Otis Bowen Drive Munster IN 46321							
Account No: 8349		W			X		\$ 92.00
Creditor # : 21 Holy Cross Hospital Trustmark Recovery Serv. 541 Otis Bowen Drive Munster IN 46321			Collections				
Account No: 1065		W			X		\$ 201.00
Creditor # : 22 Holy Cross Hospital OSI Collection Serv. 1375 E. Woodfield Rd.,st. 110 Schaumburg IL 60173			Collections				
		<u> </u>	<u> </u>		1	1	
Sheet No. 3 of 6 continuation sheets att	ached	l to S	Schedule of	Subt	ota	I \$	\$ 1,443.75
Creditors Holding Unsecured Nonpriority Claims			(Use only on last page of the completed Schedule F. Report also on Summa		Tota		
			and, if applicable, on the Statistical Summary of Certain Liabilities and				

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Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re	Frank	A .	Dankert	Sr.	and	Mona	Dankert
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Debtor(s)

Case	No.	

(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	W J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife oint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 7902  Creditor #: 23  Holy Cross Medical  Medical Collections Systems  725 S. Wells St. Suite 700		W	Collections		X		\$ 195.00
Chicago IL 60607  Account No: 0383  Creditor # : 24  Holy Cross MRI Center  c/o Computer Credit Serv. Corp  5340 N. Clark St.  Chicago IL 60640		J	Medical Bills		X		\$ 123.00
Account No: 1000  Creditor # : 25  Holy Cross Physicians  KCA Financial Services  P.O. Box 53  Geneva IL 60134	<u> </u> 	W	Collections		X		\$ 517.00
Account No: 7548  Creditor # : 26  Home Depot  P.O. Box 6003  Hagerstown MD 21747		J	Credit Card Purchases		X		\$ 205.00
Account No: 3239  Creditor # : 27  Household Bank 841 Seahawk Circle  Virginia Beach VA 23452		W	Credit Card Purchases		X		\$ 1,232.00
Account No: 3239  Creditor # : 28  HSBC NV  1441 Schilling Place Salinas CA 93901		W	Credit Card Purchases		X		\$ 397.00
Sheet No. 4 of 6 continuation sheets attactoreditors Holding Unsecured Nonpriority Claims	ched	to S	Schedule of  (Use only on last page of the completed Schedule F. Report also on Summar, and, if applicable, on the Statistical Summary of Certain Liabilities and	y of S	Γ <b>ota</b>	I \$	\$ 2,669.00

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Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re Frank A	. Dankert	Sr.	and	Mona	Dankert	
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Debtor(s)

Case	No.
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(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code,	į		Date Claim was Incurred, and Consideration for Claim.	Jt.	ted		Amount of Claim
And Account Number	ebtor		If Claim is Subject to Setoff, so State.	ıgeı	lida	ted	
(See instructions above.)	Co-D	J	Husband Wife Joint Community	Contingent	Unliqu	Disputed	
Account No: 1624		W			X		\$ 127.00
Creditor # : 29 Illinois Collection Serv. Inc. P.O. Box 646 Oak Lawn IL 60454-0776			Collections				
Account No: 9591		J			X		\$ 490.00
Creditor # : 30 Linda M. Janus 7800 S. College St. Palos Heights IL 60463			Medical Services				
Account No: 467		J			X		\$ 174.45
Creditor # : 31 Mohammed Alaua 9830 S. Ridge Oak Lawn IL 60454			Medical Bills				
Account No: 1819		J			X		\$ 589.60
Creditor # : 32 Oak Lawn Radiology P.O Box 3597 Springfield IL 62708			Medical Bills				
Account No: <b>8482</b>	T	J		t	X		\$ 309.40
Creditor # : 33 Quest Diagnostics P.O. Box 64500 Baltimore MD 21264-4500			Medical Bills				
Account No: 8787		J			X		\$ 180.00
Creditor # : 34 Radiological Physicians Ltd. Northwest Collectors 3601 Algonguin Rd., Suite 500 Rolling Meadows IL 60008-3104			Collections				
Sheet No. 5 of 6 continuation sheets atta Creditors Holding Unsecured Nonpriority Claims	ched	to S	Schedule of  (Use only on last page of the completed Schedule F. Report also on Summar		Γota	ıl \$	\$ 1,870.45
			and, if applicable, on the Statistical Summary of Certain Liabilities and				<u> </u>

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Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re Frank A. Dankert Sr. and Mona Dankert	, Case No

Debtor(s)

(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	W JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 9403 Creditor # : 35		J	Collections		X		\$ 575.00
Safeway Inc. Chicago c/o Palmer, Reifler & Assoc. P.O. Box 607774 Orlando FL 32860-7774							
Account No: 1016		J			X		\$ 306.00
Creditor # : 36 SEARS P.O. Box 45129 Jacksonville FL 32232-5129			Credit Card Purchases				
Account No: 5006		J			X		\$ 440.00
Creditor # : 37 Southwest 77 Oakmont Lane Westmont IL 60559			Medical Bills				
Account No:							
Account No:							
Account No:		H		$\vdash$			
Sheet No. 6 of 6 continuation sheets attact	ned	to S	Schedule of S	ubt	otal	\$	\$ 1,321.00
Creditors Holding Unsecured Nonpriority Claims			(Use only on last page of the completed Schedule F. Report also on Summary and, if applicable, on the Statistical Summary of Certain Liabilities and	of Sc		ıles	\$ 39,230.00

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n re <i>Frank A</i>	. Dankert Sr.	and Mona Dankert	/ Debi	or Case No.	
					(if known)

## SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "minor child" and do not disclose the child's name. See 11 U.S.C 112 Fed.R.Bankr.P. 1007(m).

☑ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, including Zip Code, of other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

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In re	Frank A.	Dankert Sr.	and Mona Dani	nkert /	Debtor	Case No.	
							(if known)

### **SCHEDULE H-CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California Idaho, Louisiana, Nevada, New Mexico, Puerto Rico Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the childs name. See 11 U.S.C 112; Fed.Bankr.P. 1007(m).

Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

nre Frank A. Dankert Sr. and Mona Dankert	, Case No.	
Debtor(s)	-	(if known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital	DEPENDENTS OF D	EBTOR AND SF	POUSE			
Status:	RELATIONSHIP(S):	AGE(S): 16				
Married	Son					
EMPLOYMENT:	DEBTOR		SPO	USE		
Occupation	Sheetmetal Worker	Unempl	loyed			
Name of Employer	Climatemp/F.E. Moran L.L.C.					
How Long Employed	7 Months					
Address of Employer	315 N. May Street					
	Chicago IL 60607					
INCOME: (Estimate of ave	rage or projected monthly income at time case filed)		DEBTOR	SPOU	SE	
<ol> <li>Monthly gross wages, sa</li> <li>Estimate Monthly Overting</li> </ol>	alary, and commissions (pro rate if not paid monthly)	\$ \$	5,801.47 0.00		0.00	
3. SUBTOTAL	ine	\$	5,801.47		0.00	
4. LESS PAYROLL DEDUC a. Payroll Taxes and Sc b. Insurance c. Union Dues d. Other (Specify):		\$\$\$\$	1,315.30 0.00 0.00 0.00	\$ \$ \$	0.00 0.00 0.00	
5. SUBTOTAL OF PAYRO	LL DEDUCTIONS	\$	1,315.30	•	0.00	
6. TOTAL NET MONTHLY		\$	4,486.17	*	0.00	
<ul><li>8. Income from Real Prope</li><li>9. Interest and dividends</li></ul>	or support payments payable to the debtor for the debtor's use or that	\$ \$ \$ \$ \$	0.00 0.00 0.00 0.00	\$\$\$\$	0.00 0.00 0.00	
Specify: 12. Pension or retirement in 13. Other monthly income		\$ \$	0.00 0.00		0.0	
Specify:		\$	0.00	\$	0.0	
14. SUBTOTAL OF LINES	7 THROUGH 13	\$	0.00	\$	0.00	
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)	\$	4,486.17	\$	0.00	
16. COMBINED AVERAGE	MONTHLY INCOME: (Combine column totals		\$	4,486.17		
from line 15; if there is o	nly one debtor repeat total reported on line 15)	, ,	t also on Summary of Sitical Summary of Certain			

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re Frank A. Dankert Sr. and Mona Dankert	, Case No
Debtor(s)	(if known)

# SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	.\$	1,519,00
a. Are real estate taxes included? Yes 🛛 No 🔲 b. Is property insurance included? Yes 🕅 No 🦳		
2. Utilities: a. Electricity and heating fuel	\$	150.00
b. Water and sewer	\$	40.00
c. Telephone	\$	75.00
d. Other	\$	0.00
Other	.\$	0,00
Other	\$	0.00
3. Home maintenance (repairs and upkeep)	.\$	25.00
4. Food	\$	350.00
5. Clothing	\$	20.00
6. Laundry and dry cleaning	\$	20.00
7. Medical and dental expenses	\$	25.00
8. Transportation (not including car payments)	\$	225.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	.\$	0.00
b. Life	\$	0.00
c. Health	\$	
d. Auto	\$	250.00
e. Other	\$	0.00
Other	\$	0.00
Other	.\$	
12. Taxes (not deducted from wages or included in home mortgage)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0,00
b. Other:	\$	0.00
c. Other:	.\$	0,00
d. Other:	\$	0.00
14. Alimony, maintenance, and support paid to others	.\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	.\$	0.00
17. Other: <b>Personal Care</b>	\$	25.00
Other:	l '	0.00.
Other:	\$	0.00
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules	\$	2,724.00
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 16 of Schedule I	\$	4,486.17
b. Average monthly expenses from Line 18 above	\$	2,724.00
c. Monthly net income (a. minus b.)	\$	1,762.17
	<u> </u>	

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In re:Frank A. Dankert Sr.
and
Mona Dankert

Case No.

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date: Last Year:2006:

*\$78,569*.00

Year before:2005: \$72,958.00

### 2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

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a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency.(Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE.

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

NONE

### 4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY
AND LOCATION

STATUS OR DISPOSITION

THE BANK OF NEW
YORK, ACTION SOLELY
IN ITS CAPICITY AS
TRUSTEE FOR EQCC
TRUST 2001-2

JUDGMENT OF FORECLOSURE AND SALE IN THE CIRCUIT
COURT OF COOK
COUNTY, ILLINOIS
COUNTY DEPARTMENTCHANCERY DIVISION

PLAINTIFF,
-VSFRANK A. DANKERT;
MONA DANDERT; FIRST
FRANKLIN FINANCIAL
CORP;

### **DEFENDANTS**

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

#### 5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

### 6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint

	ds of a custodian, receiver, or court-appointed official within one chapter 13 must include information concerning property of either ion is not filed.)	
NONE		
aggregating less than \$200 in value per individua	thin one year immediately preceding the commencement of this al family member and charitable contributions aggregating less that is by either or both spouses whether or not a joint petition is filed	an \$100 per recipient (Married debtors filing under chapter
NONE		
	pambling within one year immediately preceding the commencement of a must include losses by either or both spouses whether or no	
NONE		
	or bankruptcy by or on behalf of the debtor to any persons, including attorned on in bankruptcy within one year immediately preceding the comme	•
AME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
ayee: Richard J. Forst ddress:	Date of Payment: Payor: Frank A. Dankert Sr.	1500.00
150 South Cicero Avenue ak Lawn, IL 60453		
within two years immediately preceding the com	nsferred in the ordinary course of the business or financial affairs mencement of this case. (Married debtors filing under chapter 1 ess the spouses are separated and a joint petition is not filed.)	
NONE		
<ul> <li>b. List all property transferred by the debtor with debtor is a benificiary.</li> </ul>	nin ten years immediately preceding the commencement of this	case to a self-settled trust or similar device of which the
NONE		
1. Closed financial accounts		
immediately preceding the commencement of the	In the name of the debtor or for the benefit of the debtor which was case. Include checking, savings, or other financial accounts, ension funds, cooperatives, associations, brokerage houses and	, certificates of deposit, or other instruments; shares and

chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the

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petition is not filed.)

spouses are separated and a joint petition is not filed.)

**NONE** 

X NONE

2.	Safe deposit boxes List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filling under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)  NONE
	Setoffs  List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)  NONE
	Property held for another person List all property owned by another person that the debtor holds or controls.  NONE
	Prior address of debtor  If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.  NONE
	Spouses and Former Spouses  If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.  NONE
7.	Environmental Information  For the purpose of this question, the following definitions apply:  "Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NONE

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NONE

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NONE

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### 18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencment of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencment of this case.
NONE NONE
b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.
NONE     NOE
M NONE
The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or habeen, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor, a self-employed in a trade, profession, or other activity, either full- or part-time.
(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, with six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)
<ul> <li>19. Books, records and financial statements         <ul> <li>a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of accountant and records of the debtor.</li> </ul> </li> <li>NONE</li> </ul>
b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.
NONE NONE
c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the
books of account and records are not available, explain.
⊠ NONE
d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two year immediately preceding the commencement of this case.
NONE STATE OF THE PROPERTY OF
20. Inventories a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
NONE NONE

Form 7 (10/05) West Group, Romestel, NY Doc 1 Filed 05/08/07 Entered 05/08/07 14:36:40 Desc Main Document Page 40 of 42  b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.
NONE
<ul> <li>21. Current Partners, Officers, Directors and Shareholders <ul> <li>a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.</li> </ul> </li> <li>NONE</li> </ul>
b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.  NONE
<ul> <li>22. Former partners, officers, directors and shareholders <ul> <li>a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.</li> <li>NONE</li> </ul> </li> </ul>
b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.  NONE
<ul> <li>23. Withdrawals from a partnership or distribution by a corporation         If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.     </li> <li>NONE</li> </ul>
<ul> <li>24. Tax Consolidation Group.         If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.     </li> <li>NONE</li> </ul>
<ul> <li>25. Pension Funds.         If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.     </li> <li>NONE</li> </ul>
NONE NONE

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[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	05/08/2007	Signature /s/ Frank A. Dankert Sr.
		of Debtor
Data	05/08/2007	Signature /s/ Mona Dankert
Date	03/08/2007	of Joint Debtor
		(if any)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In re	Frank A. Dankert Sr.		Case No.	
III I E	and		Chapter	13
	Mona Dankert			
		/ Debtor		
	Attorney for Debtor: Richard J. Forst			

# **STATEMENT PURSUANT TO RULE 2016(B)**

The undersigned	l, pursuant to Ru	e 2016(b),	Bankruptcy	Rules,	states that:
-----------------	-------------------	------------	------------	--------	--------------

- 1. The undersigned is the attorney for the debtor(s) in this case.
- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
- 3. \$ 274.00 of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
  - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
  - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
  - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: 05/08/2007 Respectfully submitted,

X/s/ Richard J. Forst

Attorney for Petitioner: Richard J. Forst
Richard J. Forst
9150 South Cicero Avenue
Oak Lawn IL 60453